

**CAWLEY & BERGMANN, LLP**

117 Kinderkamack Road, Suite 201 River Edge, NJ 07661  
TELEPHONE: 855-650-0323 FAX: 201-944-5459

August 22, 2014

Creditor:	Cavalry SPV I, LLC
File Number:	[REDACTED]
Account Number:	[REDACTED]
Original Creditor:	Synchrony Bank/Home Design Strategic
Account Balance:	\$3,303.71

14201 - 14204

Does NOT  
exist  
per call w/ GEMB

**AFFORDABLE OPTIONS TO RESOLVE THIS ACCOUNT!**

\* This office has been retained to collect a debt owed by you to Cavalry SPV I, LLC. \*

Single Payment Option:	3 Month Payment Plan:	Balance in Full Payment Plan:
<ul style="list-style-type: none"> <li>➤ Take \$825.93 off the balance.</li> <li>➤ Pay \$2,477.78 no later than 09/29/14.</li> <li>➤ Your account will be considered "Settled in Full" after we post your payment.*</li> </ul>	<ul style="list-style-type: none"> <li>➤ Take \$495.56 off the balance.</li> <li>➤ Pay over 3 equal monthly installments of \$936.05.</li> <li>➤ First Payment due no later than 09/29/14 and every 30 days thereafter.</li> <li>➤ Your account will be considered "Settled in Full" after we post your final payment.*</li> </ul>	<ul style="list-style-type: none"> <li>➤ Contact us to discuss an affordable monthly payment arrangement.</li> <li>➤ Your account will be considered "Paid in Full" once the account reaches a zero balance.</li> </ul>

Unless you, the consumer, within thirty days after receipt of this notice, dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you, the consumer, notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed we will obtain verification of the debt or a copy of a judgment against you and a copy will be mailed to you by our office. Upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

**Take advantage of one of these options to reduce your debt and financial worry!**

\*Your payment must be received in our office within 37 days from the receipt of this letter, in good funds, or this offer will be null and void. Upon clearance of funds this debt will be considered settled in full.

This is an attempt to collect a debt, and any information obtained will be used for that purpose.

TRANSMISSION VERIFICATION REPORT

TIME : 09/08/2014 15:29  
NAME :  
FAX :  
TEL :  
SER.# : F1J764774

DATE, TIME  
FAX NO./NAME  
DURATION  
PAGE(S)  
RESULT  
MODE

09/08 15:28  
2019445459  
00:00:34  
02  
OK  
STANDARD  
ECM

Arthur Collier  
PO BOX 293  
CLARKSBURG, MD 20871  
[REDACTED]

September 8, 2014

RE: COLLECTION LETTER ATTACHED [REDACTED]  
To the compliance and legal department.

I received a collection letter from Cawley & Bergmann, LLP for \$3303.71 for "Synchrony Bank/Home Design Strategic".

I have no clue who that is, and have never had a debt with such company.

Payment is being refused. Do not call me, you are warned, I will sue you if you do.

You may communicate with me in writing only.

This is a refusal to pay. Should you proceed with collection activity, you will do so at your own peril.

Regards,

Arthur Collier  
PO BOX 293  
CLARKSBURG, MD 20871  
[REDACTED]

September 8, 2014

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Regards,

Arthur Collier



hur Robinson  
18 Notting Hill Drive  
derick, MD 21704  
[REDACTED]

COPY

valry Portfolio Service  
J Summit Lake Drive  
halla, NY 10595

tober 1, 2014

: illegal trade line [REDACTED]

whom it may concern:

as reviewing my credit file today from Experian, and noticed a derogatory trade placed onto my report from Synchrony Bank.  
I do not owe this \$3304.00.

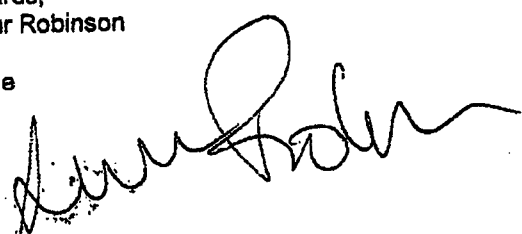
I do not give your company permission to review my credit, or place a trade line onto it and respectfully request that you write  
back to me and disclose your permission under the FCRA, and instruct the credit bureau to delete the trade as I do not owe  
it to your company, nor any company any debt.

I will allow 30 days to respond to my request before I take further action.

Thank you for your time and attention.

Sincerely,  
hur Robinson

file



Mr. Robinson  
8 Notting Hill Drive  
Derick, MD 21704  
[REDACTED]

COPY

Valry Portfolio Service  
Summit Lake Drive  
Hall, NY 10595

September 1, 2014

Illegal trade line on my report [REDACTED]

Legal counsel:

I have previously written a letter over a month ago, in reaction to finding a derogatory trade on my credit report. I do not owe any consumer debts to you, and have not been contacted by you about any "alleged debt", but yet I have a derogatory trade on my credit report.

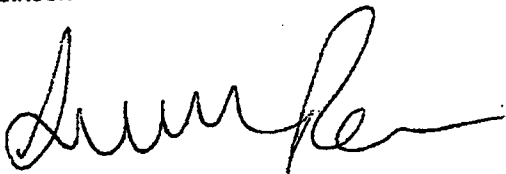
SSN is [REDACTED] and DOB is [REDACTED]

I want to file suit in 30 days should you ignore my requests.

Thank you,

Mr. Robinson

: file



hur Robinson  
48 Notting Hill Drive  
derick, MD 21704  
[REDACTED]

Copy

valry Portfolio Services  
0 Summit Lake Drive  
halla, NY 10595

ly 1, 2015

:: trade line placed on my consumer report [REDACTED]

whom it may concern:

ave written previously on 10/1/14, 12/1/14 and demanded that you remove a trade line you are reporting to the credit  
reaus.

o not owe your client \$3304.00.

ave been paitent up until now regarding this matter, but my patience has run out.

u have 30 days with which to delete the trade line in question, or I shall file suit under the FCRA, FDCPA, TCPA and  
 Maryland Unfair and Deceptive Trades Practices Act.

u have been warned, govern yourselves accordingly.

gards,  
hur Robinson

